

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
FILING COMPLETION UNDER 37 CFR 52, 53, and/or 85

Int'l Application of: DAVID INGRAM et al.

Attention: Application Branch

Serial No. 09/976,461

Filed: October 12, 2001

Date: December 31, 2001

Confirmation No.: 9972

Attorney Docket No.: BFC-11

Title: AUTOMATED CONSTRUCTION LOAN  
ADMINISTRATION METHOD AND SYSTEM

Art Unit: 2164

Our Account No.: 04-1403

Commissioner for Patents  
U.S. Patent and Trademark Office  
Washington, DC 20231

COPY OF PAPERS  
ORIGINALLY FILED

Sir:

The following completes the filing of the above-identified patent application under Rule 52, 53, and/or 85:

Rule 53 signed Declaration enclosed.  
 This is a Rule 47 filing per attached Petition.  
 Enclosed: Original signed Declaration with attached specification (including claims) which is a copy of specification/claims originally filed to secure above filing date.  
 Specification originally filed in non-English language; hence verified translation attached of:  
 Abstract [ ] pages of Specification (only spec. & claims) [ ] Drawing Figs.  
 [ ] sheet(s) of formal drawings enclosed: size: [ ] A4 [ ] 14" [ ] 8½ by 11  
 Attached is an assignment to \_\_\_\_\_.  
 Priority is hereby claimed under rule 55 and 35 U.S.C. 119 based on prior foreign application(s) no(s).

\_\_\_\_\_, filed in \_\_\_\_\_ on \_\_\_\_\_, respectively.  
Certified copy (copies) [ ] attached; [ ] already filed on \_\_\_\_\_ in U.S. Application, Serial No. \_\_\_\_\_, filed \_\_\_\_\_.

Entitlement to "small entity" status under Rule 27 is hereby claimed for this application.  
 Attached is the request return copy of the PTO Notice under Rule 52, 53, and/or 85.  
 Attached: Substitute drawings (17 sheets)  
 Preliminary Amendment: \_\_\_\_\_.

**THE FOLLOWING FILING FEE IS BASED ON CLAIMS AS FILED LESS ANY ABOVE CANCELLED**  
**PER MPEP § 506 AND § 607**

If not earlier paid, add Basic Filing Fee .....	\$ 740.00
Total Effective Claims 50 - 20 = 30 x \$18.00 =	\$ 540.00
Independent Claims 5 - 3 = 2 x \$84.00 =	\$ 168.00
If any proper multiple dependent claim (ignore improper) is present, add \$280.00	\$ _____
Filing Fee	\$ _____

Since PTO Notice under Rule 52, 53, and/or 85 set an original due date of 01/29/02,  
petition is hereby made for an extension to cover the date this response is filed for which the  
requisite fee is enclosed (1 month \$110; 2 months \$400; 3 months \$920; 4 months \$1440).  
\$ \_\_\_\_\_

If this is the first time either signed Declaration filed or filing fee paid, add Surcharge (\$130)	\$ 130.00
Subtotal	\$ 1578.00
If "small entity" status box above is X'd, enter half (1/2) of subtotal & subtract	\$ 789.00
Total	\$ 789.00
If "non-English" box above is X'd, add Rule 17(i) or (k) processing fee \$130.00)	\$ _____
If "assignment" box is X'd, add recording fee (\$40.00)	\$ _____
If "Rule 47" box above is X-d, add Petition fee \$130.00 Rule 17(h)	\$ _____
<b>TOTAL FEE ENCLOSED</b> \$ 789.00	

The Commissioner is hereby authorized to charge any fee specifically authorized hereafter, or any fees in addition to the fee(s) filed, or asserted to be filed, or which should have been filed herewith or concerning any paper filed hereafter, and which may be required under Rules 16-18 (deficiency only) now or hereafter relative to this application

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

#3

**FEET TRANSMITTAL**  
**for FY 2002**

JAN 29 2002  
Patent fees are subject to annual revision.

AMOUNT OF PAYMENT	(\$)	789.00
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*COPY OF PAPERS  
ORIGINALLY FILED*

Complete if Known	
Application Number	09/976,461
Filing Date	October 18, 2001
First Named Inventor	INGRAM et al.
Examiner Name	(Unknown)
Group Art Unit	2164
Attorney Docket No.	BFC-11

METHOD OF PAYMENT		FEE CALCULATION (continued)																																																																																																																																																																																																							
<p>1. <input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge indicated fees and credit any overpayments to:</p> <p>Deposit Account Number <b>04-1403</b></p> <p>Deposit Account Name <b>Dority &amp; Manning, Attorneys at Law, P.A.</b></p> <p><input checked="" type="checkbox"/> Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17</p> <p><input checked="" type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27</p>		<p>3. ADDITIONAL FEES</p> <table border="1"> <thead> <tr> <th>Large Entity</th> <th>Small Entity</th> <th></th> <th></th> <th></th> <th></th> </tr> <tr> <th>Fee Code (\$)</th> <th>Fee Code (\$)</th> <th>Fee Code (\$)</th> <th>Fee Code (\$)</th> <th>Fee Description</th> <th>Fee Paid</th> </tr> </thead> <tbody> <tr> <td>105</td> <td>130</td> <td>205</td> <td>65</td> <td>Surcharge - late filing fee or oath</td> <td>\$65.00</td> </tr> <tr> <td>127</td> <td>50</td> <td>227</td> <td>25</td> <td>Surcharge - late provisional filing fee or cover sheet</td> <td></td> </tr> <tr> <td>139</td> <td>130</td> <td>139</td> <td>130</td> <td>Non-English specification</td> <td></td> </tr> <tr> <td>147</td> <td>2,520</td> <td>147</td> <td>2,520</td> <td>For filing a request for ex parte reexamination</td> <td></td> </tr> <tr> <td>112</td> <td>920*</td> <td>112</td> <td>920*</td> <td>Requesting publication of SIR prior to Examiner action</td> <td></td> </tr> <tr> <td>113</td> <td>1,840*</td> <td>113</td> <td>1,840*</td> <td>Requesting publication of SIR after Examiner action</td> <td></td> </tr> <tr> <td>115</td> <td>110</td> <td>215</td> <td>55</td> <td>Extension for reply within first month</td> <td></td> </tr> <tr> <td>116</td> <td>400</td> <td>216</td> <td>200</td> <td>Extension for reply within second month</td> <td></td> </tr> <tr> <td>117</td> <td>920</td> <td>217</td> <td>460</td> <td>Extension for reply within third month</td> <td></td> </tr> <tr> <td>118</td> <td>1,440</td> <td>218</td> <td>720</td> <td>Extension for reply within fourth month</td> <td></td> </tr> <tr> <td>128</td> <td>1,960</td> <td>228</td> <td>980</td> <td>Extension for reply within fifth month</td> <td></td> </tr> <tr> <td>119</td> <td>320</td> <td>219</td> <td>160</td> <td>Notice of Appeal</td> <td></td> </tr> <tr> <td>120</td> <td>320</td> <td>220</td> <td>160</td> <td>Filing a brief in support of an appeal</td> <td></td> </tr> <tr> <td>121</td> <td>280</td> <td>221</td> <td>140</td> <td>Request for oral hearing</td> <td></td> </tr> <tr> <td>138</td> <td>1,510</td> <td>138</td> <td>1,510</td> <td>Petition to institute a public use proceeding</td> <td></td> </tr> <tr> <td>140</td> <td>110</td> <td>240</td> <td>55</td> <td>Petition to revive - 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<p>2. <b>PAYMENT ENCLOSED:</b></p> <p><input checked="" type="checkbox"/> Check <input type="checkbox"/> Credit card <input type="checkbox"/> Money Order <input type="checkbox"/> Other</p>		<p><b>FEE CALCULATION</b></p> <p>1. <b>BASIC FILING FEE</b></p> <table border="1"> <thead> <tr> <th>Large Entity</th> <th>Small Entity</th> <th></th> <th></th> <th></th> <th></th> </tr> <tr> <th>Fee Code (\$)</th> <th>Fee Code (\$)</th> <th>Fee Code (\$)</th> <th>Fee Description</th> <th>Fee Paid</th> <th></th> </tr> </thead> <tbody> <tr> <td>101</td> <td>740</td> <td>201</td> <td>370</td> <td>Utility filing fee</td> <td>\$370.00</td> </tr> <tr> <td>106</td> <td>330</td> <td>206</td> <td>165</td> <td>Design filing fee</td> <td></td> </tr> <tr> <td>107</td> <td>510</td> <td>207</td> <td>255</td> <td>Plant filing fee</td> <td></td> </tr> <tr> <td>108</td> <td>740</td> <td>208</td> <td>370</td> <td>Reissue filing fee</td> <td></td> </tr> <tr> <td>114</td> <td>160</td> <td>214</td> <td>80</td> <td>Provisional filing fee</td> <td></td> </tr> <tr> <td colspan="4">SUBTOTAL (1) (\$)</td> <td>370.00</td> <td></td> </tr> </tbody> </table> <p>2. <b>EXTRA CLAIM FEES</b></p> <table border="1"> <thead> <tr> <th>Total Claims</th> <th>Extra Claims</th> <th>Fee from below</th> <th>Fee Paid</th> </tr> </thead> <tbody> <tr> <td>50</td> <td>-20** = 30</td> <td>X \$9.00 =</td> <td>\$270.00</td> </tr> <tr> <td>Independent Claims</td> <td>5 - 3** = 2</td> <td>X \$42.00 =</td> <td>\$84.00</td> </tr> <tr> <td>Multiple Dependent</td> <td></td> <td>=</td> <td>\$0.00</td> </tr> <tr> <td colspan="4">SUBTOTAL (2) (\$)</td> <td>354.00</td> <td></td> </tr> </tbody> </table> <p>**or number previously paid, if greater; For Reissues, see above</p>		Large Entity	Small Entity					Fee Code (\$)	Fee Code (\$)	Fee Code (\$)	Fee Description	Fee Paid		101	740	201	370	Utility filing fee	\$370.00	106	330	206	165	Design filing fee		107	510	207	255	Plant filing fee		108	740	208	370	Reissue filing fee		114	160	214	80	Provisional filing fee		SUBTOTAL (1) (\$)				370.00		Total Claims	Extra Claims	Fee from below	Fee Paid	50	-20** = 30	X \$9.00 =	\$270.00	Independent Claims	5 - 3** = 2	X \$42.00 =	\$84.00	Multiple Dependent		=	\$0.00	SUBTOTAL (2) (\$)				354.00																																																																																																																																	
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SUBMITTED BY		Complete (if applicable)		
Name (Print/Type)	RICHARD M. MOOSE	Registration No. (Attorney/Agent)	31, 226	Telephone 864-271-1592
Signature	<i>Richard M. Moose</i>	Date	12/31/2001	

**WARNING:** Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.